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ABSTRACT

As stated in the introductory summary to these proceedings, the goals of the third annual national conference for consumer education were (1) to provide an introduction to resources and materials for persons new to the field of consumer education, (2) to highlight successful programs, (3) to provide up-to-date information on consumer legislation and issues, and (4) to promote involvement and action. Included in the proceedings are summaries of the individual workshops, panels, and speeches that took place during the conference; the major conclusions which emerged from it; an evaluation of the conference; the names of organizations providing consumer education exhibits; and a list of participants (500 educators, community leaders, federal, state, and local consumer affairs officials, advocates, industry representatives, and journalists). The thrust of the five major conference conclusions reported was that consumer education must have more than a "savvy shopper" image and that efforts to promote the need for citizen involvement and action must also be a major priority. As concluded in the evaluation section, the question of whether or not the conference met its goals remains unanswered since only fifty-nine of the participants completed the evaluation. (VE)

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THIRD ANNUAL CONSUMER EDUCATION

"CATCH-UP"

OFFICE OF CONSUMER AFFAIRS

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

WASHINGTON, D. C.

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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MARCH 2-3, 1978

OE 015 771

"Catch-Up"

CE

THE WHITE HOUSE

WASHINGTON

March 1978

TO THE PARTICIPANTS AT THE THIRD ANNUAL CONSUMER EDUCATION "CATCH-UP" CONFERENCE:

I know that the goal of each of you gathered for this conference on consumer education is to work for a better quality of life for all our people. That is my goal, too.

As I repeated in my State of the Union address, one of the things we must do together is to lower the rate of inflation and to keep it down. I believe that educated consumers can have a critical part in this task. When consumers have the information they need, when they are able to use that information to make wise purchasing decisions and when they have the basic skills to function in the marketplace, they can greatly influence our economic and our social policies.

You who work in consumer education have a tremendous responsibility. You give our people a crucial inflation-fighting tool. You show consumers how to participate fully in the processes that affect them. You work with the families and future families of our nation.

My Administration supports efforts to make effective consumer education an integral part of regular school instruction, of community services and of educational programs for young people and adults. I salute your important contribution in this task, and I have asked Esther Peterson to convey to you my personal best wishes for a productive conference.

Jimmy Carter

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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CE 015 771

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
OFFICE OF THE SECRETARY
OFFICE OF CONSUMER AFFAIRS
WASHINGTON, D.C. 20201

April 19, 1978

Dear Conference Participant:

We are especially pleased to send you a summary of the third annual Consumer Education "Catch-Up" Conference which was held March 2-3, 1978, at the Department of Health, Education, and Welfare in Washington. Also included is a listing of conference participants.

We appreciate your investing the time and money to attend the conference and your contributions in making this working conference a learning experience for all of us.

It is our hope that you will find the summary helpful as it highlights speeches, panel discussions and workshops on successful programs, new concepts and techniques, available resources and major consumer issues.

Sincerely,

Lee Richardson

Lee Richardson
Acting Director

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SUMMARY

On March 2-3, 1978, over 500 educators, community leaders, Federal State and local consumer affairs officials, advocates, industry representatives and journalists participated in the Office of Consumer Affairs' Third Annual Consumer Education "Catch-Up" Conference. This represented a significant increase over the 200 attending the first conference in November, 1975 and the over 400 attending the second conference in November, 1976. The steady increase in attendance supports the finding that there is nationwide support for effective consumer education programs. The Sentry Insurance Study conducted last May by pollster Louis Harris, pointed out that "for the consumer movement itself, leadership groups believe the number one priority is consumer education."

As in the past two years, the conference was designed to provide an introduction to resources and materials for persons new to the field of consumer education; highlight successful programs and provide up to date information on consumer legislation and issues. In addition, this year's conference was designed to promote involvement and action which are necessary ingredients for a society in which citizen-consumers help to create the conditions under which they wish to live. Since only 59 conference participants completed the evaluation, the question of whether or not the conference met its goals remains unanswered.

In President Carter's message he told the conference participants, "When consumers have the information they need, when they are able to use the information to make wise purchasing decisions and when they have the basic skills to function in the marketplace, they can greatly influence our economic and social policies." Paraphrasing, they are better able to carve their places in the democratic process.

Summaries of most of the individual workshops, panels and speeches are presented in this booklet. I regret the absence of a few presentations. Summary remarks from the speakers had not been received by the time the Proceedings were scheduled to go to press. The following major conclusions emerge from the conference:

1. Consumer-citizenship is an overriding dimension of consumer education. Consumers must become aware not only of the existence of various Federal regulatory agencies and State laws, but must know the dynamics of the operations and how they can change them.

2. Providing accurate research and a viewpoint on an issue is lobbying, or educating others on a particular subject from a particular perspective. Consumer Educators were urged to become lobbyists since a responsive government requires active participation.

3. For low income, elderly and disabled consumers, consumer education must go hand in hand with training for advocacy of equal rights in the marketplace.

4. Consumers need to develop grassroots support for their causes by working at the local level to influence legislators. Educational institutions must form alliances with community organizations in planning and implementing consumer education projects. Total involvement of the community is necessary to maximize resources. The end result will be a motivated community.

5. Although consumer education materials are growing rapidly in quantity, a need still exists for materials that are appropriate for low level readers.

While consumer education continues to carry the "savvy shopper" image, efforts to promote the need for citizen involvement and action must also be a major priority for consumer educators. We must all do what we can to make "effective consumer education an integral part of regular school instruction, of community services and of educational programs for young people and adults."

Juanita Yates
OCA Acting Associate Director
for Consumer Education

PROGRAM

THIRD ANNUAL CONSUMER EDUCATION
"CATCH-UP"
OFFICE OF CONSUMER AFFAIRS
Department of
Health, Education, and Welfare
March 2-3, 1978

WEDNESDAY, March 1
Exhibits open 2:00 p.m., Room 1137, HEW

THURSDAY, March 2

8:30 Registration in HEW Auditorium

9:00 Opening: Lee Richardson, Acting Director, Office of Consumer Affairs
Keynote: Esther Peterson, Special Assistant to the President for Consumer Affairs

9:45 "Exercise in the Decisionmaking Process": Lillian H. Mohr, Professor of Consumer Economics, Florida State University

10:15 Coffee and Conversation

10:30 "Overview of Past and Pending Consumer Legislation": Jerome Atkinson, OCA Acting Deputy General Counsel

10:45 "Update on National Warranty Policy Developments": Frank McLaughlin, OCA Director of Program Development and Implementation

11:00 "Consumer Democracy In Action"
Issues: Citizen Participation, Education for Consumer Representation, Consumer Rights and Responsibilities
Moderator: Sherry Lindquist, National Community Consumer Education Project Director, Paul Douglas Consumer Research Center, Washington, D.C.
Panelists: Sandra L. Willett, Executive Vice President, National Consumers League
Helen Nelson, Professor of Economics, University of Wisconsin Extension
Susan Tannenbaum, Lobbyist, Common Cause
Barbara Gregg, President, National Association of Consumer Agency Administrators

12:30 Lunch (on your own)
Exhibits (Room 1137, HEW)

1:30 - 2:45 CONCURRENT WORKSHOPS

"Extending Consumer Education to the Elderly and Handicapped"

Moderator: Lawrence Kresky, Director, National Consumer Assistance Center, American Association of Retired Persons/National Retired Teachers Association

Panelists: Lilly Bruck, Project Director, American Coalition of Citizens with Disabilities and Director of Consumer Education, New York City Office of Consumer Affairs

Patricia McCurdy, Department of Human Ecology, Hampton Institute, Virginia

"Tenants Rights and Responsibilities"

Moderator: Joseph F. Smith, Director of Consumer Liaison, Department of Housing and Urban Development

Panelists: John Hampton, Director, Client Services Division, D. C. Rental Accommodations Office

Josh Spielberg, Housing Research Group, Center for Study of Responsive Law

"Consumer Participation in Utility Rate Hearings"

Moderator: Curt Jernigan, OCA Director of Economic Policy

Panelists: Brian Lederer, Office of the People's Counsel, District of Columbia

Carl Kaplan, Office of Consumer Affairs, Department of Energy

"Electronic Funds Transfer System"

Moderator: Stacy Dean, OCA Attorney-Advisor

Panelists: Patrick Portway, President, Virginia Citizens Consumer Foundation

Timothy Hammonds, Vice President, Food Marketing Institute, Washington, D. C.

Hugh Eagleton, Consumer Specialist, Federal Deposit Insurance Corporation

2:45 - 4:00 CONCURRENT WORKSHOPS

"Delivering Consumer Education to the Low Income"

Moderator: Alfreda Riley, Director, Consumer Research Advisory Council, Detroit, Michigan

Panelists: James Parker, Division of Adult Education, U.S. Office of Education
Beverly Jackson, Consumer Affairs Coordinator, Rochester, New York Urban League
Donald Coleman, Office of Professional and Consumer Programs, Food and Drug Administration

"Consumer Problems with Auto Repair"

Moderator: Lee Gray, Office of Public and Consumer Programs, Department of Transportation

Panelists: John Reistrup, Director of Consumer Affairs, Department of Transportation
Clarence Ditlow, Executive Director, Center for Auto Safety, Washington, D.C.
Archie Richardson, President, Automobile Owners Action Council, Washington, D.C.
Paul Sailer, Bureau of Consumer Protection, Federal Trade Commission
Robert Weins, Chief of the California Bureau of Automotive Repair

"Food and Nutrition: What About Labeling?"

Moderator: Howard Seltzer, OCA Acting Director for Public Affairs

Panelists: Marilyn G. Stephenson, Nutritionist, Office of Nutrition and Consumer Sciences, FDA
Ellen Haas, Director, Consumer Division, Community Nutrition Institute and President, Consumer Federation of America
Betty Peterkin, Food Economist, Consumer and Food Economics Institute, USDA

"How to Get Consumer Materials to Consumer Educators"

Moderator: Ann Zabaldo, Consumer Education Specialist, D.C. Office of Consumer Protection

Panelists: April Moore, Bulletin Editor, National Consumers League
Mary Arsenoff, Education Advisor, Consumer Information Center
Elsie Fetterman, Department of Home Economics, University of Connecticut

6:00 - 8:00 Reception (cash bar)
Rayburn House Office Building, Room B-338-B-340
Independence and South Capitol Streets, S.W.

FRIDAY, March 3

8:30 Early Bird Workshop

"Funding Resources for Consumer Educators"

Moderator: Dustin Wilson, Jr., Director, Office of Consumers' Education, U.S. Office of Education
Panelists: John Adams, Title I - HEA, Community Services and Continuing Education Program, U.S. Office of Education
Myrtle Bonn, Senior Program Officer, Office of Consumers' Education, U.S. Office of Education

9:30 Opening: Juanita Yates, OCA Acting Associate Director for Consumer Education
Featured Speaker: Lucy Black Creighton, author Pretenders to the Throne and Professor of Economics, University of Denver

10:15 "An Overview of Grantsmanship"

Moderator: Calvin Nophlin, Special Assistant for Consumer Affairs, Office of Human Development, HEW
Panelist: Diana Krauth, Director of the Washington Office, The Grantsmanship Center

11:15 Coffee and Conversation

11:30 "Effective Use of the Media"

Moderator: Howard Seltzer, OCA Acting Director for Public Affairs
Panelists: Judith Doctor, Consumer Education Specialist, Montgomery County Office of Consumer Affairs, Maryland
Donna Faw, Producer, Consumer Survival Kit, Maryland Public Broadcasting
Kathleen Sheekey, Information Director, Consumer Federation of America
Goody Solomon, Syndicated Consumer Columnist
Lea Thompson, Consumer Reporter, WRC - TV

12:30 Lunch (on your own)
Exhibits (Room 1137, HEW)

1:30 "Developing Alliances with Community Organizations"

Moderator: Nancye B. Devier, Administrator, Professional Development Unit, American Home Economics Association
Panelists: John Scott Dailey, State Coordinator Title I-HEA, Tallahassee, Florida
Herbert Simmons, former Executive Director, National Consumer Information Center, Washington, D. C.

2:15 "Guide to Prescription Drug Prices"

Panelist: Tom Fulda, Medicaid Bureau, Health Care Financing Administration, HEW

2:30 "What Industry is Doing to Assist Consumer Educators" (question and answer session)

Moderator: Stewart Lee, Chairman, Department of Economics and Business Administration, Geneva College, Pennsylvania
Panelists: Dianne McKaig, Vice President, The Coca Cola Company, Atlanta, Georgia
K. Edwin Graham, Director of Education and Community Services, American Council of Life Insurance, Washington, D. C.
Joyce Bisbee, Manager of Educational Relations, J.C. Penney Company, New York
A. Louis Champlin, Jr., Director of Consumer Affairs, General Mills, Inc., Minneapolis, Minnesota
Robert McCleary, Manager, Consumer Affairs, Consumer Products Division, Corning Glass Works, Corning, New York

3:30 Summary and Adjournment:
Juanita Yates, OCA Acting Associate Director for Consumer Education

OVERVIEW OF PROCEEDINGS

March 2, 1978

9:00 Opening: Lee Richardson, Acting Director
Office of Consumer Affairs

Lee Richardson welcomed the over 500 educators, community leaders, Federal, state and local consumer affairs officials, advocates, industry representatives and journalists to the third annual Consumer Education "Catch-Up" Conference. Noting that there was representation from almost every state, Dr. Richardson told the audience that their presence indicated nationwide concern for consumer education, rights and responsibilities. He called on all of the participants to actively participate in discussions and to help determine how consumer education could be advanced in regular school instruction, community services and educational programs for young people and adults.

9:15 Keynote Address: Esther Peterson, Special Assistant
to the President for Consumer Affairs

"We must do what we can to work for change, to use education not only in the traditional sense to help consumers make wise purchasing decisions, but also to help them carve their place in the democratic process; the results of which decide so much of what governs their lives." Having said that, Esther Peterson set the theme for the two-day conference. Mrs. Peterson then read a statement from President Carter to the conference participants. That statement appears on the cover of the conference proceedings.

Mrs. Peterson told the audience that there is no more important facet of education and there is no more important time than now for us to make our goals the opportunity for consumers to participate in the processes that affect their lives. She warned though that the task would not be easy.

Mrs. Peterson indicated that one of the things she learned while the legislation to create an independent Office of Consumer Representation was being considered was that many consumers did not understand the regulatory and the Congressional processes. They knew they wanted food that was good for their children, and they knew they had to be able to afford to feed them. But they seemed not to know that numerous agencies everyday make decisions that affect the availability, marketing and advertising of food products. She continued by saying that our ability to sweep away the misunderstanding and confusion surrounding meaningful consumer representation will only succeed if individuals

recognize their role as consumers, if they organize so they can use their role, and if they are taught how and where they can and must come to influence Government Processes.

Citing her background in teaching, Mrs. Peterson had this to say. We must remember that people cannot read labels if they cannot read; they cannot prepare a budget if they cannot subtract. Noting that while these were not usually the jobs of consumer educators, she indicated that it is the job of a consumer educator to: work for assuring that schools try to deliver good services, learn where students are when we try to teach them consumerism, see what can be done in communities for people who are not in the school network.

We must look to educating consumers by providing them with specific information: on labels, in legally mandated disclosures such as Truth-in-Lending, in product warranties, in advertising, through booklets, via public service messages or in magazine features. We must work to see that the information is there. If the information is not there, we must teach consumers where to go and what to do to find it. Mrs. Peterson said that these were all part of the consumers' right to be informed enunciated by President Kennedy in the first Consumer Message to Congress in 1962.

In discussing what the Federal Government is doing to foster consumer education efforts, Mrs. Peterson briefed the audience on the three year consumer education grant, program in the Office of Consumers' Education. The program, now in its third year, has awarded grants to over 120 non-profit organizations to develop consumer education programs. Projects have been funded to meet the needs of the elderly and teenagers, to work with Hispanics in New York City and rural Blacks in Virginia, assertiveness training for consumers in New Jersey, serving reservation Indians in New Mexico, auto workers in Michigan and teacher training. The Consumers' Education authorization will run out in Fiscal Year 1978. Mrs. Peterson expressed hope that Congress would give the program stability by authorizing it for at least five years and appropriate a specific amount for its own use. Noting that the program is to be discussed in the Congress in March, she reminded the audience of their special responsibilities in citizen participation here.

Mrs. Peterson sees consumer citizenship as an overriding dimension of consumer education. In a complex world of Big Business, intricate laws and regulations, a world economic program, we have to learn to understand the system and work to improve it. She indicated that consumers must become aware not only of the existence of various

Federal Regulatory Agencies and of State laws, but they also must know the dynamics of their operations and how people can change them. Consumer citizens need more than knowledge of what is, they need to become immersed in the process of change by learning to effectively deal with city councils, media, allies in the Labor movement and other institutions, Congress and Federal agencies. From oversight of existing offices to becoming a part of the power structure, Mrs. Peterson called upon each conference participant to do what he or she could.

The above is a summary of Esther Peterson's written remarks prepared for delivery at the Third Annual Consumer Education "Catch-Up" Conference.

9:45 "Exercise in the Decisionmaking Process": Lillian Mohr, Professor of Consumer Economics, Florida State University

Lillian Mohr expressed hope that all attending the conference would get caught up with the concept of a consumer democracy and the involvement needed to create the kind of society in which we want to live. Dr. Mohr then called upon the audience to help demonstrate the decisionmaking process by first working independently on a problem, then arriving at a group decision. The problem: The Office of Consumer Affairs must determine three priorities for its Consumer Education Division. What should it be working on? Each person was asked to list what he/she considered the three most important consumer education topics or projects OCA should concentrate on over the coming year.

The exercise continues. With another individual whom you have never met before, select three priorities for consumer education. Next, with two other couples, determine three priorities for consumer education in OCA for the coming year. Next, with a group of six, come up with three priorities.

Focusing on the process rather than on the problem, Dr. Mohr told the audience that they probably observed that: (1) someone states the problem; (2) someone clarifies the problem; (3) someone keeps the discussion germane; (4) someone summarizes; (5) someone tests readiness for decisionmaking; (6) someone tests the consequences of proposed decisions; (7) someone obtains group commitment to decision; (8) decision is finalized.

In using this demonstration with small community groups or students, Dr. Mohr suggested that the consumer educators might ask

each individual the following questions: How do you feel about what you have just done? What differences did you notice as the groups became larger? Did you ever feel you were not really involved in several of the decisions? What ways did decisions seem to be made? What implications does this exercise have in terms of the single individual determining allocation of earnings to various budget categories, to the married or unmarried couple, to the community, to a Federal Government trying to react to feedback from its citizens?

According to Richard Bolling of the Joint Economic Committee, "This country works not by concensus but by acceptance of policies that do not necessarily please anybody perfectly." In response to the question on whether or not compromises seem to favor the professional voical minority representing special interests, Dr. Mohr acknowledged that the vocal consumer minority is a relatively inconsequential constituency in terms of numbers and finances. For too long, consumers have been ignorant of the political process and have functioned as "free riders" letting the consumer advocates speak for us. The problem is that we failed to provide them with the necessary back-up so that their arguments carry the weight of special interest representatives.

Dr. Mohr told the audience that while few consumer textbooks deal with the consumers' right to be heard at policymaking levels, they could get information on parliamentary procedure, the Federal and individual State's legislative process, and lobbying techniques from their local chapters of Common Cause, League of Women Voters, Junior League, Chamber of Commerce and the professional lobbyists in the community. Between legislative sessions, they are willing to talk to your groups or classes and share their expertise. Dr. Mohr urged the consumer educators to provide students and adult groups with the basic educational framework for making decisions on issues in order to ensure an intelligent consumer democracy.

10:30 "Overview of Past and Pending Consumer Legislation":
Jerome Atkinson, OCA Acting Deputy General Counsel

Jerome Atkinson told the audience that there was good and bad news in the area of Federal consumer legislation. The bad news was the defeat of the bill to create an Office of Consumer Representation by a vote of 227 to 189 in the House. The bill was designed to assure that the consumer voice would be heard at the appropriate levels of the Federal Government.

Mr. Atkinson's discussion on the good news focused on the following: (1) The Fair Debt Collection Practices Act (Public Law 95-109) which makes it a Federal offense for debt collectors to

threaten consumers with violence, use obscene language or contact consumers by telephone at inconvenient times or places. (2) Public Law 95-22 amends the Federal Credit Union Act by giving credit unions the authority to make loans with more flexible terms, thereby enabling credit unions to better compete with banks and other lending institutions in making mortgage and other loans.

Four major pieces of consumer legislation are pending, according to Mr. Atkinson.

1. The Consumer Controversies Resolution Act (S. 957; H.R. 2965; H.R. 2482) which would assure consumers convenient access to mechanisms to resolve disputes effectively, fairly, inexpensively and expeditiously. S. 957 was placed on the Senate calendar. H.R. 2482 and H.R. 2965 remain with the House Interstate and Foreign Commerce Committee's Subcommittee on Consumer Protection.

2. The Consumer Cooperative Bank Bill (S. 1010; H.R. 2777) would charter a bank to lend money to consumer cooperatives. S. 1010 remains with the Senate Committee on Banking, Housing and Urban Affairs. H.R. 2777 passed the House by a vote of 199 - 198.

3. Public Participation in Government Proceedings Act of 1977 (S. 270; H.R. 8798) would permit agency reimbursement to citizens for reasonable attorneys' and expert witnesses' fees. The Senate Judiciary Committee in September voted to take no further action on S. 270. H.R. 8798 is pending in the House Judiciary Committee.

4. Legislation on class action is being considered which would permit consumers to join together to file small, identical claims against the same company to facilitate recovery of damages. Although no Administration-backed bill has been introduced, the Justice Department is currently developing a draft.

10:45 "Update on National Warranty Policy Developments"
Frank McLaughlin, OCA Director of Program Development and Implementation

Frank McLaughlin reviewed for the audience the nearly 20 sets of regulations either mandated or authorized for FTC issuance under the Magnuson/Moss Warranty Act and the three sets of regulations finalized. He said that most of the discretionary regulations have not been finalized in the three years since the law's enactment and that only the discretionary regulation for "reasonable duties" for the consumers returning the product has been proposed thus far.

(The FTC has pulled back its proposal on deductions for reasonable depreciation).

He suggested that emphasis be placed by educators on telling consumers of the law's requirement that written warranties be available for consumer comparison at point of retail sale. He also advised the audience to let FTC know their suggested priorities for regulations, such as regulations for advertising of warranties and the "lemond" definition.

McLaughlin concluded by suggesting that state officials review past and proposed Federal legislation for (a) effects of preemption and (b) whether Federal regulators do a better job than state officials. He reviewed a number of Federal laws enacted in the 1960's and 1970's which preempted state consumer protection authority with questionable benefits to consumers due to inaction by the heavily-lobbied Federal regulators.

11:00 "Consumer Democracy In Action"

Issues: Citizen Participation, Education for Consumer Representation, Consumer Rights and Responsibilities

Moderator: Sherry Lindquist, National Community Consumer Education Project Director, Paul Douglas Consumer Research Center

Panelists: Sandra L. Willett, Executive Vice President, National Consumers League

Helen Nelson, Professor of Economics, University of Wisconsin Extension

Susan Tannebaum, Lobbyist, Common Cause

Barbara Gregg, President, National Association of Consumer Agency Administrators

Sandra Willett began by defining lobbying as education. Providing accurate research and a viewpoint on an issue is in fact lobbying, or educating others on a particular subject, from a particular perspective, Ms. Willett told the audience.

The National Consumers League, since its founding in 1899, has lobbied for the consumer interest before the States, the U.S. Congress

and the Administration. Ms. Willett said she was proud to be registered as a consumer lobbyist; to meet with Senators and Congresspeople, attempting -- from facts and persuasiveness, not campaign contributions -- to educate them about the consumer interest in a given situation. NCL is able to discern the "consumer interest" by listening to its Board of Directors, polling its 15,000-person membership and conducting research. NCL is able to lobby Congress by researching and presenting the consumer viewpoint. Registering as a lobbyist is simply an honest way of recording, in public, expenses incurred while trying to persuade a Member to take a particular position.

Ms. Willett indicated that lobbying, or education for consumer action in a democratic society, has at least three levels of activity: (1) lobbying yourself, or arming yourself with the necessary facts and self confidence; (2) educating colleagues and others within your immediate environment, and (3) pursuing your cause before government bodies. A discussion on each level follows:

Lobbying yourself

Individuals are frequently their own best defenders. Armed with facts and self confidence, a consumer is likely to prevent or avoid abuses. Informed assertively, a consumer is in the best position to resolve a complaint in his/her favor. Through its consumer education program, the Assertive Consumer, NCL is training consumers at the local level to both understand and assert their newly-won rights under the credit and warranty laws. Individual participants have become educated with facts and self confidence to the point where they as individual consumers provide their own best defense.

Lobbying your colleagues

Mayors, school principals, colleagues and friends may not understand a consumer need or concept as you do. You must educate, lobby them. For example, when working as a consumer advocate in HEW, I realized the Office of Education failed to consider students as the consumers of education. OE responded to the school systems, education associations and professors rather than perceiving its job as delivering education to students, the consumers. My mission turned toward lobbying my HEW colleagues to educate them about the student consumer's need for accurate information about a school and job placement services if promised. Once exposed to the consumer viewpoint, their sensitivity toward students increased one hundred fold.

Lobbying outside the system

Educating persons outside your immediate environment is what most people consider as lobbying. Anyone can lobby; and more people should because a responsive government requires active citizen participation. Since NCL is a small, non-profit organization with no coffers or material means of persuasion, the issues we decide to lobby, the quality of our work, our manner, and NCL's name and credibility constitute our means of persuasion. These aspects, therefore, are vital to our work. Consumers must have pride in their work and their causes. Apologies for being "small are destructive." The cause is "right." Lobbying demands pride.

Educating others outside the system also requires a quality product. The research must be accurate and comprehensive; the issues addressed with documentation that reflects with integrity, the organization's policies. Presentation of the facts is crucial since time with a Member of Congress varies from a few seconds to several hours. Clean, concise statements are best offered in a style which invites the Member's interest and which reflect constituent viewpoints. Effective presentation requires knowing not only the issue, but the Members interests as well. Concluding, Ms. Willett informed the audience that consumer education has a mighty role to play if our democratic system is going to evolve to meet the challenges of the complex marketplace.

Susan Tannenbaum said consumers need to develop grassroots support for their cause and urged the audience to work at the local level to influence legislators. The end result will be a motivated community, one that engages in robust debate with a zest for issues and politics. Mr. Tannenbaum told the audience that was the foundation for building a citizenry of pride where citizen-consumers help to create the conditions under which they wish to live.

Ms. Tannenbaum warned that an often-cited objection to the drive for more public participation in government policymaking (local, state or national) is that it will involve unacceptable delays in making decisions. Studies have shown that in most cases delay is minimal. Even so, minor delays to permit public participation can actually serve to speed its public acceptance. If citizen concerns are identified early and taken into consideration in the drafting process, there is far less likelihood that there will be serious public resistance to the policy or regulation that is finally promulgated.

Commenting on the Sunshine Act which requires open meetings in multimember agencies, Ms. Tannenbaum discussed a recent Common Cause study, "Shadows Over the Sunshine Act", which revealed that less than 40% of agency meetings are entirely open.

Ms. Tannenbaum referred to another recent Common Cause study, "With Only One Ear", which found that Federal regulatory officials meet with 10 industry representatives for each consumer they meet with. She called attention to Senator Kennedy's "Public Participation in Federal Agency Proceedings Act (S. 270) which would provide funding for public participation in agency proceedings, that is, rulemaking, rate-making, licensing and adjudication. Essentially, it will enable groups to develop the data and hire legal and technical experts in order to participate effectively.

1:30 - 2:45 CONCURRENT WORKSHOPS

"Extending Consumer Education to the Elderly and Handicapped"

Moderator: Lawrence Kresky, Director, National Consumer Assistance Center, American Association of Retired Persons/National Retired Teachers Association

Panelists: Lilly Bruck, Project Director, American Coalition of Citizens with Disabilities and Director of Consumer Education, New York City Office of Consumer Affairs

Patricia McCurdy, Department of Home Economics, Hampton Institute, Virginia

Lawrence Kresky began by stating "Caveat Emptor" (Buyer Beware) is truer today than when the first Latin coined the phrase. As evidence, a copy of "The Consumers Tribune" based on the records of Better Business Bureaus entitled "Schemes, Con Games, Rip-offs..." was exhibited and a quotation was read, "There is a small minority which through the promotion of unfair schemes preys upon the public. There are over 800 schemes." Without any criticism intended, it was stated that federal, state, local agencies, action lines and current legislation do not adequately protect the consumer. An example given was cases involving land sales; four federal agencies and State Attorneys General have jurisdiction, but the consumer continues to be defrauded. This is why consumer education must be the greatest protector, particularly for the elderly who are more subject to being defrauded.

Patricia McCurdy cautioned the participants by telling them when trying to reach the older adult population with consumer education, there are several important factors to remember. (1) Specialize the information to the needs of the older adult, yet remembering that older adults are not a homogenous population. (2) Design programs

that are going to be credible and going to multiply into the aging community. (3) Become familiar with the existing aging service system that is the Area Agencies on Aging, the Nutrition Program (Title VII Older Americans Act), the State Office on Aging. (4) Examine the basic aging legislation - the Older Americans Act of 1965 as amended in 1973 for potential assistance in providing consumer education.

Ms. McCurdy said that although much is said about the gullible elderly, there are many who have lost faith in the young, the business community, the banks and the government. There is a need to utilize the direct service staff and older adults, for they can be effective multipliers in the distribution of information as well as being a credible source of information to the older adult population. She told the audience that Hampton has been involved in providing Consumer Education to Nutrition site supervisors and other direct service personnel. In doing this they have daily interaction with many older adults in a friendly, caring atmosphere which is conducive to conducting an effective consumer education program.

Lilly Bruck told the participants that while elderly consumers may suffer from a reduction in shopping skills, disabled consumers may never have acquired such skills at all. In addition to lacking basic consumer knowledge, people with disabilities face additional handicaps in the marketplace: inaccessibility of stores for the mobility impaired; lack of printed information about sales, specials and lables for the vision impaired; and lack of audio information for the hearing impaired.

Dr. Bruck indicated that for consumers with disabilities, consumer education must go hand in hand with training for advocacy which would demand equal rights in the marketplace. Business must be made to realize that 36 million disabled consumers, their families and friends constitute a potential that should be catered to. Advertisers should include disabled models, using products in commercials.

Noting Section 504 of the Rehabilitation Act of 1973 which outlaws discrimination against people with disabilities by programs receiving Federal fundings, Dr. Bruck called for a "Disabled Consumer Bill of Rights". This bill would require (1) accessibility for the mobility impaired; (2) information for the visually impaired; (3) communication for the hearing impaired and (4) consideration for the mentally impaired.

"Tenants Rights and Responsibilities"

Moderator: Joseph F. Smith, Director of Consumer Liaison, Department of Housing and Urban Development

Panelists: John Hampton, Director, Client Services Division, D. C. Rental Accommodations Office

Josh Spielberg, Housing Research Group, Center for Study of Responsive Law

"Consumer Participation in Utility Rate Hearings"

Moderator: Curt Jernigan, OCA Director of Economic Policy

Panelists: Brian Lederer, Office of the People's Counsel, District of Columbia

Carl Kaplan, Office of Consumer Affairs, Department of Energy

Brian Lederer stressed the fact that effective consumer participation in utility rate hearings requires large scale resources. He indicated that he is spending over $400,000 in a current case. Without these resources it is impossible to put on a case of your own. He also stated that it was important to view all of the issues as policy issues rather than technical issues. For example, the utility will often argue that the amount of generating capacity necessary is a technical issue which should be left to the utility to decide. Since a decision to build new capacity will mandate rate increases, the amount of excess capacity and the degree of risk of brownouts or blackouts are vital policy decisions affecting rates and service. Thus, representatives of consumers should be involved in all areas up for decision.

Carl Kaplan discussed Section 205 of the Energy Conservation and Production Act, wich authorized a $2 million grant program for the establishment of offices of consumer services to assist consumers in their presentations before utility regulatory commissions. Such grants have now been awarded in 11 states and the District of Columbia. He also discussed the proposed National Energy Act, which is now in House-Senate Conference. Provisions of this proposed legislation would require that state utility commissions consider certain rate structure reforms and would provide funds for consumer participation in this process.

"Electronic Funds Transfer System"

Moderator: Stacy Dean, OCA Attorney-Advisor

Panelists: Hugh Eagleton, Consumer Specialist, Federal Deposit Insurance Corporation

Patrick Portway, President, Virginia Citizens Consumer Council

Timothy Hammonds, Vice President, Research, Food Marketing Institute

Stacy Dean opened the session by pointing out that the attitude of the business community toward Electronic Funds Transfer (EFT) had recently shifted. Several years ago, Business Week had hailed EFT as the beginning of the cashless, checkless society. Yet, within the last year, the same magazine confessed that the development of EFT had been "halted by consumer resistance, soaring costs, legal and legislative snares--and by a growing belief among bankers that they really do not need and cannot afford a nationwide electronic fund transfer system."

Hugh Eagleton of the Federal Deposit Insurance Corporation pointed out that, basically, all EFT systems replace the transfer of cash or checks with the transfer of electronic impulses. ACH's (automated clearinghouses) are regional EFT systems which electronically debit and credit amounts of money transferred from one bank to another. He indicated that there are now 32 ACH's which process a total of 8.3 million electronic transactions a month. Among the services performed by ACH's is the direct deposit of Air Force and Social Security checks from the government to individual accounts all over the country. ATM (automated teller machine), another type of EFT system, accepts deposits, dispenses cash, accepts bill payments, and transfers funds between an individual's checking and savings accounts.

POS (point of sale) system, although not widely available at the moment, is designed to automatically transfer funds from a consumer's account to a merchant's account.

Patrick Portway discussed many of the consumer concerns with EFTS, foremost being questions of privacy and security. They include the following: Will the money and data stored by these systems be safe from theft? What use will be made of the vast amount of information which could be collected and stored by these systems? What will happen if their card and identification number are stolen and used? Will liability be limited to $50 as it is with credit cards or will consumers be liable for the whole amount if they are "negligent," as suggested by the National Commission on EFT? Mr. Portway indicated

that these questions are not answered by existing laws, but there are several bills under consideration by Congress: S.2546 (a revised version of S. 2065 introduced last session) and H.R. 8753 are the two primary bills. Copies are available from the House Documents Room, U.S. Capitol, Washington, D.C., 20515.

Timothy Hammonds explained some of the concerns retailers have about EFT. On the plus side, retailers believe that EFT has the potential to lower check processing costs, reducing bad check losses and debt collection costs and reducing credit abuse and fraud. He indicated that these costs may not offset the cost of installing EFT systems, training clerks to use the machines and paying clerks for EFT operating time. Mr. Hammonds added that EFT systems will only pay for themselves in retail outlets if they can either lower check and credit costs beyond installation and operating costs or if a substantial amount of new business is attracted to the store because of EFT. Many retailers feel that POS/EFT systems cannot bring in new business since studies show that consumers are satisfied with check and credit cards, the usual forms of payment at retail outlets. In addition, bad check losses and credit fraud losses alone are not enough to offset the costs of EFT. In short, he concluded, many retailers see no advantage, at least not at the present time, to offering EFT services to their customers.

2:45 - 4:00 CONCURRENT WORKSHOPS

"Delivering Consumer Education to the Low Income"

Moderator: Alfreda Riley, Director, Consumer Research Advisory Council

Panelists: James Parker, Division of Adult Education U.S. Office of Education

Beverly Jackson, Consumer Affairs Coordinator Rochester, New York Urban League

Donald Coleman, Office of Professional and Consumer Programs, U.S. Food and Drug Administration

James Parker highlighted the Adult Education Program and its efforts to increase the potential of adults to bargain for goods and services in the marketplace. This program can be developed with the assistance of state and local Boards of Education. This program attempts to raise the adult performance level in the basic communication skills (reading, writing, math). The objective of the program

is to identify the needs area. Dropouts have been introduced to "survival needs courses" in handling money, housing and insurance planning and purchases of products in the marketplace. Other courses included are consumer resources, consumer economics and occupational education. The adults enrolled in this program have not completed the eighth grade. GED diplomas are presented upon completion of the requirements.

Beverly Jackson explained the role of the Consumer Affairs Department of the Urban League of Rochester and the strategy used to focus on the consumer problems of the low income consumer. The need for establishing a consumer protection agency was established through the use of services of CETA employees who surveyed and documented the extent of consumer problems of low income consumers. The project (ICAN) Inner-City Consumer Agency Network was established to assist low income consumers find a recourse for handling complaints. This project as described by Ms. Jackson can be easily replicated in other low income areas. The model (ICAN) need not be expensive to duplicate if space can be secured in an existing agency and CETA programs are available in the area. Since August 1977, ICAN has received over nine hundred cases which document very well the need of a consumer protection agency in Rochester to handle problems of the inner city consumer.

Donald Coleman described two programs that were funded by the Food and Drug Administration. (1) The Neighborhood Youth Program, sponsored by the New York City National Urban League, is a model in that youth were used to develop a consumer program using the instrument of video as the delivery medium. The youth developed skills in communication and knowledge of consumerism. (2) The Nutrition Education Program, generated by the Greater Opportunities Industralization Centers, with the Department of Commerce and the Food and Drug Administration as contractors. Described as a model pilot program for employment and training, this project was implemented in Detroit, Michigan. The project trained thirty-five unemployed consumers to deliver nutrition, drug (prescription) and cosmetic information to the residents of Wayne County. Assignments were arranged through field workshops. These workshops served for the elderly in conjunction with Food and Friendship feeding programs, adult community organizations, Detroit Public Schools and the assistance of retail store merchants. The employees included bi-lingual representatives; Spanish and Arabic speaking. Materials developed included visual aids and a publication, Pocket Changer. This publication was edited on a fourth grade level, yet it is suitable for other levels of reading abilities translations in Spanish and Arabic.

Alfreda Riley described the pilot program of the Consumer Research Advisory Council, funded by the Consumer Product Safety Commission, as a "Fire Safety Program" designed to deliver to low income consumers and bi-lingual consumers, fire safety prevention and protection information. She told the audience that the project held numerous workshops, lectures, used films and CPSC publications for program development. The City of Detroit Fire Department Community Relations Division assisted in the training of CRAC's staff to the inner workings of the Fire Department and information that was needed for consumers. Materials were developed in Spanish and a fire rescue program was designed for identification of children, handicapped and elderly residents. A decal was disseminated door to door by ROTC Cadets to be attached to windows and doors where these residents resided. Ms. Riley expressed hope that fire safety information will lower the fire fatalities in the inner city.

"Consumer Problems with Auto Repair"

Moderator: Lee Gray, Office of Public and Consumer Programs, Department of Transportation

Panelists: John Reistrup, Director of Consumer Affairs, Department of Transportation

Clarence Ditlow, Executive Director
Center for Auto Safety, Washington

Archie Richardson, President, Automobile Owners Action Council, Washington

Paul Sailer, Bureau of Consumer Protection, Federal Trade Commission

Robert Weins, Chief of the California Bureau of Automotive Repair

Automobile problems are the number one consumer complaints no matter where you live. This was the consensus of the panel and has also been well documented by numerous studies.

The following automobile repair problems were described: (1) The 5 O'Clock Surprise. Having heard funny noises in your car, you take it to a repair shop. You are told repairs will cost on the order of $50, but when you return, the bill is for $220. That is the surprise. (2) Shotgun Repair or Over-Repair. This refers to the many problems for which a variety of repairs are performed. The mechanic replaces

more parts than need to be replaced. (3) Under-Repair. The mechanic either does not find the problem or finds it and does not fix it. (4) Incompetence. The shop does the repair, but does not do it property. (5) Phantom Charge. This is an improper charge. You look at the bill and see an item called "850695" and there is no such thing, which adds up to another $5. (6) Problems under Warranty. You pay $6,000 for a car. Although you keep taking the car in, it is never fixed properly.

It was noted that the consumer movement has long focused on the problems of auto repair and the lack of solutions. There is no denying the inability of consumers to have a simple, quick resolution to disputes with repair shops.

There is, however, increasing attention at the Federal level to deal with the problem largely as a result of the initiatives of the California Bureau of Automotive Repair.

The Department of Transportation, Federal Trade Commission and Congress are working toward solving the total problem. While the Department of Transportation believes that the source of auto repair problems is local and can best be tackled by state and local government, it has drafted proposed legislation that would include the following:

- Every state would have an office that administers auto repair programs.

- Shops would have to give written estimates and get customer approval for costs more than 10 percent above the original estimate. Customers would have to authorize all repairs. Replaced parts would have to be returned. A written invoice would detail all repair work.

- Repair shops would be registered so sufficient penalties could be imposed on shops guilty of improper practice.

- Spot checks would be made at repair facilities to ensure continuing compliance with state repair standards.

- A public information and education program would be established. To comment on the proposed Federal auto repair legislation, write to John Reistrup, Division of Consumer Affairs, Department of Transportation, Washington, D.C., 20590.

Auto Repair summary information - courtesy of Estelle Jackson of the Richmond Times Dispatch and Captain Paula Blair, U.S. Army, Newport News, Virginia

"Food and Nutrition: What About Labeling?"

Moderator: Howard Seltzer, OCA Acting Director for Public Affairs

Panelists: Marilyn G. Stephenson, Nutritionist, Office of Nutrition and Consumer Sciences, FDA

Ellen Haas, Director, Consumer Division, Community Nutrition Institute

Betty Peterkin, Food Economist, Consumer and Food Economics Institute, USDA

Marilyn G. Stephenson noted that FDA is intensifying its dialogue with consumers in the course of developing a comprehensive food labeling policy. In recent years the amount of information on food labels has been increasing and standards for voluntary (mandatory if a dietary claim is made) nutrition labeling have been established. FDA is currently considering proposals for percent ingredient labeling, drained weight and open dating, but before increasing food label information, FDA needs to know more about how consumers use the information and what more they want (or want eliminated), and how it should be presented. FDA will hold hearings on this in the spring of 1978, dates to be announced.

Ellen Haas discussed the piecemeal nature of Federal food labeling requirements and emphasized the need for comprehensive food labeling standards that consumers can use productively without special training or aids. Ms. Haas stressed the importance of maximum consumer involvement in this undertaking and the willingness she had found on the part of the Administration's regulatory appointees to listen to and work with consumers.

Betty Peterkin, Food Economist with USDA's Consumer and Food Economics Institute, reviewed the nutrition labeling program and the teaching aids USDA has developed for it.

"How to Get Consumer Materials to Consumer Educators"

Moderator: Ann Zabaldo
Consumer Education Specialist
D.C. Office of Consumer Protection

Panelists: April Moore, Bulletin Editor
National Consumers League

Mary Arsenoff, Education Advisor
Consumer Information Center

Elsie Fetterman, Department of Home
Economics, University of Connecticut

How consumer educators can locate materials and how consumer education publications can be disseminated to consumers were the questions panelists and audience members participating in this session tried to answer.

Mary Arsenoff discussed using Federal publications as one source of free or low cost consumer materials. She added that a popular guide to federal publications is the Consumer Information Catalogue, published four times yearly by the Consumer Information Center (CIC). Catalogues are free and available in bulk for consumer educators and organizations by writing Consumer Information, Pueblo Colorado, 81009.

Once an organization has produced a publication, a distribution system is often an obstacle to circulation. Organizations and agencies producing material either funded or approved by a federal agency may be eligible to use the CIC distribution system provided the information is of general interest to consumers.

Elsie Fetterman indicated that the local newspaper is another means of disseminating consumer education information which is often overlooked. She displayed several full page consumer education articles as examples. She further stated that newspapers are good sources of information on consumer issues. Some audience members expressed interest in unique non-print ways of disseminating information. Dr. Fetterman demonstrated an inexpensive portable video-cassette player as one method. Another non-print method called Tele-Consumer is being developed by the Dade County Office of the Consumer Advocate. In this system, the consumer uses a telephone to get the information he/she wants by simply dialing a number, selecting a pre-recorded tape and then listening to the information over the phone. This may prove to be especially convenient for handicapped and home-bound consumers.

In answering a question on how to write for particular reading levels when producing materials, Dr. Fetterman suggested including members of the population the material is being produced for in the development and writing stages. She also cited Home Extension Services as excellent sources of consumer information. Home Extensions are located in land grant colleges and universities across the country.

Several audience members asked about editing and producing low-budget newsletters. In discussing the nuts and bolts of putting a newsletter together, April Moore suggested tapping the free resources in the community such as art students who may submit art work free, student journalists or even experts in the field who may be willing to donate time to write an article, comment on legislation and provide other kinds of assistance.

March 3, 1978

8:30 Early Bird Workshop

"Funding Resources for Consumer Educators"

Moderator: Dustin Wilson, Jr., Director, Office of Consumers' Education, U.S. Office of Education

Panelists: John Adams, Senior Program Officer, Community Services and Continuing Education Program, U.S. Office of Education

Myrtle Bonn, Senior Program Officer, Office of Consumers' Education, U.S. Office of Education

The Consumers' Education Program, a relative newcomer to the educational scene, is changing the definition and the concept of consumers' education, according to its director, Dustin W. Wilson, Jr. Now in its third funding cycle, the program has received 2,250 applications for grants. With a relatively low budget ($3 million for FY 1976 and FY 1977, and $4 million for FY 1978) a total of 123 projects have been supported during the first two years. Grant awards for 1978 will be announced in early summer. Dr. Wilson explained how the Office is using its contracting and grants authority to support not only traditional activities, but is pioneering an effort to move consumer education from merely a "savvy shopper" image to a consumer-citizen-public involvement concept.

With a recent Harris poll indicating that 92 percent of the public favors consumers' education as a required high school course and with an increasing number of States mandating or encouraging consumers' education, this program is providing replicable techniques and materials, Dr. Wilson said. It is also supporting adult and community groups introducing consumers' education to diverse populations such as community groups and youth organizations. Dr. Wilson reminded the audience that this was a three-year program authorized under the Special Projects Act, and its legislative authority runs out this year. He was hopeful that the legislation would be renewed for at least five years.

John Adams discussed the Community Services and Continuing Education program noting the following: (1) Under the program, Federal funds are distributed to the State Educational Agency in each State or

territory to fund proposals from colleges and universities in the areas of consumer education, aging, energy and business education, among others. (2) Community Services Program, Continuing Education Program and the Resources Sharing Planning grants are all designed to assist out of school adults and helping to solve community problems. (3) Twenty-five states have identified consumer education and related consumer issues as a priority need for continuing education activities in this program for FY 1978.

Mr. Adams named the Vocational Education Program, Adult Basic Education Program, and the Elementary and Secondary Education Program as examples of other Federal programs where funds are distributed through State Education Agencies. He called attention to three consumer material resource centers: Educational Resource Information Center (ERIC), National Technical Information Service (NTIS) and the Smithsonia Science Information Exchange (SSIE).

9:30 Opening: Juanita Yates, OCA Acting Associate Director for Consumer Education

Featured Speaker: Lucy Black Creighton, author Pretenders to the Throne and Professor of Economics, University of Denver

Lucy Black Creighton began her remarks by stating that it was her contention that some of the biggest problems consumers face today are not even included on the list of topics in the usual consumer education curriculum. She then sketched the typical frustrated American consumer as having the following characteristics: (1) worried about high prices; (2) believes he/she gets a worse deal in the marketplace today than 10 years ago; (3) believes many things he/she buys is of a poor quality and does not last as long as it used to; (4) complains of repair problems and of being taken in by what is seen as misleading advertising; (5) frustrated by bureaucracy whether it be the local department store or the government; (6) worried about how to keep up with the rising cost of living.

Dr. Creighton expressed her concern that none of the problems identified above are touched on by the conventional kinds of consumer education that deals with comparative shopping, warranties, credit, insurance and consumer representation. She identified the six problems listed above as being external in the sense that they are not the fault of any one individual or firm, but they are the result of the way our society as a whole functions. It is Dr. Creighton's belief that conventional consumer education focuses on what the individual person

ought to learn to do to become a "better" or "wise" or more "satisfied" consumer. She feels that consumer education has neglected a whole set of problems which have just as much to do with consumer well being as teaching consumers how to stretch their dollars.

Not that prices, warranties and insurance aren't important, but that the other problems like a complex design, crowded highways and the inability to do without a car are just as important, Dr. Creighton told the audience. She indicated that consumer educators have just as much responsibility to help consumers cope with these social or external problems as they do to help them with individual problems.

Dr. Creighton passed along three ideas that she hoped would stimulate thinking about how to help consumers understand and work out some ways of handling or easing external problems. (1) Consumers need to recognize that the high levels of production that have been achieved are the result of a mass production process based on technology and the division of labor; part and parcel of the technology and specialization is bureaucracy. Consumers need to know about the roles that technology, specialization and bureaucracy play in their lives. (2) We need to recognize that increased production and specialization have meant increased monetization. More and more of what we do is calculated in terms of money. (3) Consumer educators need to recognize that technology and division of labor have created an independent society. While we have all been reared on individualism and self-sufficiency, many of the more significant problems consumers face today are not amenable to individual solutions.

In closing, Dr. Creighton charged the consumer educators to work to come to grips with the external factors that effect private consumption; that is where the action is.

10:15 "An Overview of Grantsmanship"

Moderator: Calvin Nophlin, Special Assistant for Consumer Affairs, Office of Human Development, HEW

Panelist: Diana Krauth, Manager of the Washington Office The Grantsmanship Center

After describing the Grantsmanship Center, a tax exempt educational institution based in Los Angeles, Diana Krauth discussed the parallels involved in the work of the grantsperson and the consumer advocate, since many of the participants were necessarily both.

Ms. Krauth told the audience that a good cause or an exciting project just was not enough to carry the voice of social change. There must be resources in terms of people and money. That's the reality. Another reality is that grantsmanship is becoming another specialized industry, as has consumer advocacy. Consumer advocates over the past decade have had to learn the ways and rules of politics, community organizing and issue representation, just as the most successful lobby groups in our society -- the labor movement, the oil industry and the defense establishment.

She informed the audience that in grantsmanship, there are some basic rules also. "The secret is in the planning" and all the goals must relate back to the needs and be tightly woven into the plan. In preparing this plan, the first commandment is "Know thyself." Know your objectives, and be absolutely clear about what those objectives are based on, being careful to discern the perceived needs from the defensible data. Know exactly what you're asking for and exactly why you should get it. Ms. Krauth also advised participants to know their limitations and their realistic capabilities, "networking" when possible to gain expertise and credibility.

The second commandment is to "Know thy funding source." As a lobbyist researches the biographies, voting records and staffs of the elected official, the grantsperson must research the mission, past awards and current priorities, and application procedures of the potential donar.

The third rule, "Let thy funding source know thee." The proposals should be clear, polished, flow logically and as with a good issue position paper, lead to an obvious conclusion. She noted that an application that's missed a deadline by ten minutes has still missed a deadline, and a fifty-page proposal to a foundation that only wanted an introductory letter can be fatal. Relating this back to advocacy, Ms. Krauth noted that "After all, if you show up to testify ten minutes late you've lost your ten minutes."

In closing, Ms. Krauth advised grantspersons to "question everything," and review their own proposals as if they were the ones giving out the money. By staying alert to the potential pitfalls and mis conceptions and approaching grantsmanship with the same professional standards, planning and clarity as consumer advocacy, organizations can more equally compete for funding.

11:30 "Effective Use of the Media"

Moderator: Howard Seltzer, OCA Acting Director for Public Affairs

Panelists: Judith Doctor, Consumer Education Specialist, Montgomery County Office of Consumer Affairs, Maryland

Donna Faw, Producer, Consumer Survival Kit, Maryland Public Broadcasting

Kathleen Sheekey, Information Director, Consumer Federation of America

Goody Solomon, Syndicated Consumer Columnist

Lea Thompson, Consumer Reporter, WRC-TV

All panelists agreed on the following points:

1. Get to know your media contacts personally.

2. Let radio and TV know of news breaks in advance if you can.

3. Keep your mailing lists up to date and establish subject mailing lists (e.g., by filing clips by subject and noting who writes about what).

4. Be aware of media deadlines.

5. Don't expect assignment editors or reporters to read a lot of material to find out if they want to cover a story. Put up front for them the who, what, when, where and why.

6. Prepare for coverage. Know the answers to all the likely questions.

7. Don't leave messages for media people -- get someone and let them know about the story.

8. Use Public Service Announcements (PSAs). Stations need them and they are underutilized by consumer groups.

Donna Faw noted that Public Broadcasting's Consumer Survival Kit (CSK) is looking for ideas and topics for shows. Local public TV station managers should be contacted with ideas. Also, CSK has high school and college teacher guides to facilitate use of the program in formal education.

Goody Solomon added that few media managers recognize the public's interest in consumer coverage. She urged that consumer educators and advocate contact publishers, editors and station managers. Get to see them and be prepared to show them examples of important consumer issues they are not covering.

1:30 "Developing Alliances with Community Organizations"

Moderator: Nancye B. Devier, Administrator, Professional Development Unit, American Home Economics Association

Panelists: Herbert Simmons, former Executive Director, National Consumer Information Center, Washington, D. C.

John Scott Dailey, State Coordinator Title I-HEA, Tallahassee, Florida

Herbert Simmons discussed the role that community organizations have played in educating and resolving complaints of low income, elderly and minority consumers. He stressed the need for educational institutions to work with community organizations in planning and implementing consumer education projects. Simmons suggested that community organizations follow five steps in making consumer alliances effective: identify, unify, communicate, educate and cooperate.

Scott Dailey expressed concern that the consumer education objective be one which prepares people to live through addressing the effective components as well as the cognitive components of consumer issues. He added that there must be a total involvement of the community to maximize resources. A provision must be made for identification of the problems; development of goals, objectives and action plans; continuous evaluation and an overriding concern for the human, political and dollar cost of all consumer action plans.

Nancye Devier summarized the session by saying that no consumer effort was ever effective without the cooperative efforts of the citizens and agencies in the micro- as well as macro- community.

2:15 "Guide to Prescription Drug Prices"

Panelist: Tom Fulda, Medicaid Bureau, Health Care Financing Administration, HEW

Tom Fulda announced that the Health Care Financing Administration will soon begin publishing, twice yearly, a Guide to Prescription Drug Prices. The purpose of the Guide is to encourage cost conscious

prescribing by physicians by providing prescription drug price data which will make it possible to compare prices. In addition, in those thirty five states where it is now legally permissable for pharmacists to engage in product selection, the Guide may also help stimulate a dialogue between physicians and pharmacists about the prescribing and dispensing of lower cost drug products. To consumers the Guide should furnish material which will facilitate more intelligent and effective discussion between physician and patient as well as between pharmacist and customer about the cost of drugs and how to lower them. The first edition of the Guide will contain price data on 196 drugs organized into 16 therapeutic categories. Categories included will be analgesics, cardiovascular drugs, psychotherapeutic drugs, antiinfoctives and a number of others. All drugs included in the first Guide are among the 300 drugs most frequently prescribed by physicians to non hospitalized patients. Later editions of the Guide will, in all likelihood, expand upon the number of drugs and therapeutic categories included.

Mr. Fulda concluded by saying, you will I'm sure be inclined to ask, "What can I do to lower the cost of prescription drugs"? My answer is to ask question. Ask your doctor what he is prescribing and why? Ask him whether he knows whether or not the drug is marketed by more than one firm and whether there is a lower cost alternative to the brand he usually uses. Ask your pharmacist the same kinds of questions and ask him to dispense a lower cost generic if he can legally do so. Ask him what services he offers and how he prices his prescriptions. These are all legitimate questions that you can ask and what physicians and pharmacists ought to ask themselves and each other. Hopefully the Guide to Prescription Drug Prices will help every one involved to ask and answer these questions satisfactorily and reduce drug costs as well.

2:30 "What Industry is Doing to Assist Consumer Educators"

Moderator: Stewart Lee, Chairman, Department of Economics and Business Administration, Geneva College, Pennsylvania

Panelists: Dianne McKaig, Vice President
The Coca Cola Company, Atlanta, Georgia

K. Edwin Graham, Director of Education and Community Services, American Council of Life Insurance, Washington, D. C.

Joyce Bisbee, Manager of Educational Relations, J. C. Penney Company, New York

A. Louis Champlin, Jr., Director of
Consumer Affairs, General Mills, Inc.
Minneapolis, Minnesota

Robert McCleary, Manager, Consumer Affairs,
Consumer Products Division, Corning Glass
Works, Corning, New York

Louis Champlin discussed what he felt to be the key contribution of General Mills which was the American Family reports. In addition, he pointed out that General Foods has put out a consumer credit film entitled, "TO YOUR CREDIT," which has and is continuing to be used all over the United States in high schools and colleges.

Robert McCleary emphasized that the major contribution of Corning Glass Works with regard to consumer information included instructional materials in the safe and proper use of products and warranty rights. He also said that his company is shifting from just putting out product information to putting out consumer education. He mentioned that to him consumer education can only happen in a controlled environment like a classroom situation.

Dianne McKaig differentiated between consumer information and consumer education. Under consumer information she would include such things as labels, advertising and films concerning the company's products. Under consumer education she would include instruction on concepts to understand the marketplace and to help the consumer improve his or her role in the marketplace. She emphasized that this is the primary responsibility of educators, with business offering assistance from time to time. She also pointed out the problem between promotional materials versus educational materials. She mentioned that Coca Cola has been distributing a metric kit for educational purposes.

Joyce Bisbee emphasized that her role as Manager of Education Relations for J. C. Penney was devoted to consumer education, not consumer information. She defined consumer education as a life-long learning process and consumer information being a set of temporary goals which goes out of date quickly and which is used at the time of making a purchase decision.

Edwin Graham is involved in providing both consumer education and consumer information. The American Council of Life Insurance supports a variety of programs providing family financial education. He pointed out that in the production and distribution of their educational materials, they are concerned with personal and family goals and stability and concerned with seeing the families get financial information. He said there are three questions that his organization asked about the materials they produced. Are they objective? Do they serve the basic purposes of education? Are the materials educationally sound? He said that they use a panel of educators to develop policy, consider content, and evaluate quality.

Probably the most significant question asked from the audience was, "Is there any real difference between a consumer affairs office in business and the public relations office?"

Ms. McKaig responded by saying that at the Coca Cola Company, the consumer affairs people are concerned with the handling of consumer complaints, disseminating product information, and bringing the consumer's voice to the table in business decisionmaking. The public relations department is concerned with media and problems of company image.

Ms. Bisbee said Penney's has four distinct functions in its consumer affairs office which are separate from public relations. The functions are consumer education, consumer research from a consumer's viewpoint not from the marketing viewpoint, consumer information, and an in-house consumer advocate. In addition she pointed out that any consumer education materials that Penney's develops are produced by educators, field tested by educators and evaluated by educators, and there is an open invitation for educators to participate in their evaluative process.

CONSUMER EDUCATION CATCH-UP CONFERENCE EVALUATION

The conference evaluations demonstrate a major difficulty in implementing the consumer's right to be heard -- consumers are disinclined to exercise their right. Only 59 individuals -- approximately 10% of the participants -- shared their views on the conference through the evaluation form. Countless oral compliments on the overall program were heard, but unfortunately they cannot be documented for the purpose of justifying the conference, nor do they provide the feedback vital to determining the thrust of future conferences.

The catch-up conferences were conceived originally to familiarize newcomers to the field with the "state of the art" so they would avoid "reinventing the wheel." A show of hands in the opening session indicated more newcomers were present than in the previous two years. However, those who have worked in consumer affairs for some time were clearly in evidence as well.

The affiliations indicated by respondents suggest that the conference cannot be geared primarily to consumer educators in the school systems. Even though as many respondents were out of community programs, State and local government and Federal government as out of education, the majority indicated a consumer education orientation. The second largest area of orientation -- almost 25% -- was consumer advocacy.

The Office of Consumer Affairs is grateful to the 59 people who took the time to complete the evaluation form and to add extensive remarks (included in the detailed report to OCA). Undoubtedly they reflect that all-too-small minority working at making "representative government" a meaningful concept.

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PLEASE NOTE - - - - - - - - - - - - - - - - - IMPORTANT

THIRD ANNUAL CONSUMER EDUCATION "CATCH-UP" CONFERENCE
OFFICE OF CONSUMER AFFAIRS

"If you ask me..." WE'RE ASKING YOU, please evaluate this conference. Make your voice heard in Government, starting here!

Conference objectives: -- to provide an up-date on developments in the consumer field. --to encourage educators to prepare consumer/citizens for their role in a Consumer Democracy.

-- How well did this conference meet its stated objectives? (circle one)

A	B	C	D	F
most successfully	close to first rate	moderately successfully	improvement needed	no--it failed

-- What other goals should OCA's Catch-Up Conference try to achieve?_____

_____

Please rate each session according to the value scale:
A-of great value B-valuable C-somewhat valuable D-of limited value
F-no value O-did not attend

	A	B	C	D	F	O
Decisionmaking Process						
Overview-Consumer Legislation						
National Warranty Policy Developments						
Consumer Democracy in Action						
Featured Speaker						
Overview of Grantmanship						
Effective Use of the Media						
Alliances with Community Organizations						
Industry Assistance to Consumer Education						

Please fill in subject of workshops you attended:

Thrus. 1:30 - 2:45 _____
2:45 - 4:00 _____

Fri. 8:30 _____

What part of the conference did you find most valuable?_____

_____

What should be the major thrust of OCA over the coming year? -- protective legislation_____ consumer education_____ complaint handling_____ disseminating information_____

Other?_____

Do you personally favor the establishment of an Office of Consumer Representation?

Yes_____ No_____ It depends on_____

Do you believe consumers can be educated to make their voice heard by government?

Yes_____ No_____ It depends on_____

By business? Yes_____ No_____ It depends on_____

Your affiliation: education____ community programs_____ state or local government_____ Federal government____ media____ other_____

Your major orientation: consumer education_____ consumer advocacy____ business_____ counselling_____ Other_____

How did you hear about the Catch-Up Conference?

Consumer News Brochure_____ Friend/colleague____ Publication (name) _____

IF NOT TURNED IN DURING CONFERENCE, please mail to Lillian Mohr, Home Economics, Florida State University, Tallahassee, Florida 32306

ADDITIONAL COMMENTS:

Evaluation

Although the praise accorded the Third Annual Consumer Education "Catch-Up" Conference was generous, effusive and overwhelming orally, a preponderance of the evaluations submitted fail to reflect this. Apparently a number of respondents have been unaffected by the grade inflation causing consternation on university campuses across the country. The negative evaluations in no way represented the majority, but they warrant concern simply because the intent is to provide every individual with a meaningful learning experience.

In terms of meeting the conference objectives: -- to provide an up-date on developments in the consumer field; -- to encourage educators to prepare consumer/citizens for their role in a Consumer Democracy -- the conference was graded as follows:

A - most successfully	7	13%
B - close to first rate	23	44%
C - moderately successfully	11	21%
D - improvement needed	9	17%
F - no--it failed	2	4%

Other goals recommended for future conferences were: specific "how-to" ideas that work in consumer education, information on organizing consumers, training in teaching advocacy, problem-solving related to specific issues, and developing a liaison between various groups.

Total ratings for the nine sessions were as follows:

A - of great value	101	22%
B - valuable	137	30%
C - somewhat valuable	114	25%
D - of limited value	51	11%
F - no value	21	4%
O - did not attend (in a few cases misinterpreted as a zero score)	42	9%

By a small margin the highest evaluation went to the "Exercise in the Decision-making Process," which supports the view expressed on many of the evaluations that the exchange of ideas with others working in the field is the most important reason for attending the conference. Although the demostration focused on the process and the compromises necessary in arriving at a consensus as more people get involved, the exercise showed that participants enjoy brainstorming a problem with their colleagues in the field.

Almost as highly ranked were the sessions on past and pending legislation, national warranty policy developments, the featured speaker, and the use of media.

The workshops were cited frequently as the most valuable part of the conference, but the total scores indicate they did not meet the expectations of many evaluators. Only a few ranked three of the nine workshops and no one workshop scored appreciably above the others. A slight edge was enjoyed by "Consumer Problems with Auto Repair," "Delivering Consumer Edcucation to the Low Income," and "How to Get Consumer Materials to Consumer Educators." Total scores for the workshops were as follows:

A - of great value	14	16%
B - valuable	25	29%
C - somewhat valuable	21	24%
D - of limited value	20	22%
F - no value	7	8%

One cannot assume that these evaluations represent the total population. The negative scores do suggest that one conference may be unable to meet the needs of such a diversified group, even with nine different workshops and over sixty people on the program.

Twenty-four different items were reported as most valuable on the program. The idea exchange over coffee and at the reception received the most mentions. "Workshops" and "everything" were also noted frequently, followed by references to virtually every session and workshop.

Miscellaneous Questions

The question, "What should be the major thrust of OCA over the coming year"? reflected the predominant orientation of the group.

protective legislation	26	26%
consumer education	35	35%
complaint handling	10	10%
disseminating information	28	28%

Respondents invariably checked off more than one function, or left the question blank. Only twenty people wrote on the line giving them the opportunity to suggest other functions. The gist of the statements suggested that OCA assume responsibility for educating educators, consumer representatives/advocates, newcomers and industry; also that assistance be available for communtiy organizations and state and local agencies.

On establishing an Office of Consumer Representation, 44 answered yes, 10 no, and 3 It depends.

"Do you believe a consumer can be educated to make their voice heard by government"? elicited the closest to unanimous response: 51 yes and 7 It depends. On the same question as applied to business, 35 checked off yes, 15 no, and 5 It depends.

The Evaluators

Regarding affiliation and orientation, some people checked off more than one, e.g. a person in education with a state board of education, or one in consumer education providing training for consumer advocacy.

Affiliation:	education	13
	community programs	13
	state or local government	12
	federal government	12
	media	3
	other	11
Orientation:	consumer education	33
	consumer advocacy	15
	business	0
	counselling	5
	other	8

How did the evaluator hear about the Catch-Up Conference?

Brochure (OCA mailing)	26
Friend/colleague	23
Consumer News	7

Only one person mentioned other publication, and another the Consumer Education and Information Liaison (CEIL). Mention was also made that students should be advised of the conference, and that greater effort must be made to reach newcomers in the field.

Additional Comments

A mixed grab-bag of commentaries appeared in the "additional comments" section, many running the length of the back page. Certain to be appreciated by Juanita Yates and the hard-working staff of the Office of Consumer Affairs were the many enthusiastic comments on the overall organization of the conference.

A number of respondents elaborated on points made elsewhere on the evaluation instrument, particularly on the importance of allocating time specifically for interaction between those with similar affiliations. Also participants want to come away from the conference with specific new skills as well as new information; they want very concrete ideas on how to educate consumers.

A couple of people lamented that the conference was too short while another declared that the second afternoon session made it too long for many, as demonstrated by the markedly reduced attendance. Another suggested that OCA function as an Office of Consumer Representation.

A complete record of all comments has been submitted to the Office of Consumer Affairs, as well as a compilation of all the "priorities" submitted by participants in the decision-making exercise.

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